



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** COMMERCE BANCSHARES, INC.

**City/State** KANSAS CITY, MO

## Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 36,710,507

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**COMMERCE BANCSHARES, INC.**  
1000 WALNUT  
  
KANSAS CITY, MO 64106

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	33,955,373	29,314,983	25,137,394	24,778,396	24,934,157
Net income (\$000)	530,765	354,057	421,231	433,542	319,383
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60	3.36	3.08	62	3.06	2.92	52
+ Non-interest income	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83	2.11	1.31	84	1.97	1.35	77
- Overhead expense	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72	3.11	2.72	75
- Provision for credit losses	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69	0.17	0.14	69	0.18	0.16	64
+ Securities gains (losses)	-0.01	0.01	1	0.07	0.02	89	0	0.01	20	-0.04	0	4	0.12	0.01	97
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92	2.26	1.57	93	1.86	1.43	82
Net operating income	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92	1.75	1.24	90	1.28	0.89	85
Net income	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90	1.28	0.90	85
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19	3.78	4.24	19	3.36	3.80	22
Interest expense	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7	0.27	0.86	5	0.18	0.60	10
Net interest income (tax equivalent)	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52	3.50	3.38	48	3.18	3.19	44
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78	0.30	0.22	77	0.31	0.24	77
Earnings coverage of net loan and lease losses (X)	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45	13.88	21.75	51	11.42	19.67	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80	1.13	0.90	78	1.14	0.98	68
Allowance for loan and lease losses / Total loans and leases	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80	1.13	0.89	78	1.14	0.96	70
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.49	5	0.18	0.71	7	0.10	0.57	5	0.13	0.61	6	0.12	0.72	5
30-89 days past due loans and leases / Total loans and leases	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72	0.51	0.44	68	0.40	0.47	50
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16	0.41	16.62	9	-0.39	17.03	9
Net short-term noncore funding dependence	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34	-0.10	4.66	21	-1.14	4.83	24
Net loans and leases / Total assets	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22	55.68	62.73	25
<b>Capitalization</b>															
Tier 1 leverage ratio	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84	11.52	9.71	90	10.39	9.53	79
Holding company equity capital / Total assets	9.36	10.71	31	10.31	11.16	37	12.02	12.43	46	11.49	12.22	47	10.92	11.94	41
Total equity capital (including minority interest) / Total assets	9.39	10.82	29	10.32	11.29	36	12.03	12.57	44	11.52	12.27	46	10.93	12.01	38
Common equity tier 1 capital / Total risk-weighted assets	14.34	12.42	81	13.71	12.38	76	13.93	12.17	79	14.22	12.12	81	12.65	12.19	69
Net loans and leases / Equity capital (X)	4.37	5.53	27	4.76	5.58	32	4.65	5.21	36	4.78	5.29	40	5.10	5.27	44
Cash dividends / Net income	23.12	28.27	38	36.03	42.30	41	29.07	33.12	42	25.20	27.31	35	31.50	31.29	44
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets	11.44	10.50	66	26.29	16.68	79	2.27	9.26	23	2.55	7	31	-3.07	8.28	7
Equity capital	1.18	7.46	19	8.37	6.99	64	6.94	10.49	47	7.90	7.89	67	8.85	10.18	63
Net loans and leases	-6.93	3.36	12	10.71	9.07	68	4.21	9.10	31	1.10	7.89	16	4.33	9.38	35
Noncore funding	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50	15.90	10.67	67	-27.97	5.59	12
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5	90.58	103.10	4	90.61	102.10	11
Cash from ops + noncash items + op expense / Op expense + dividends	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84	161.53	174.91	48	153.91	148.20	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	556,170	594,465	646,307	610,316	531,002	-6.44	16.11
Income from lease financing receivables.....	21,399	24,010	22,869	20,354	18,271	-10.87	27.82
Fully taxable income on loans and leases.....	561,843	599,968	645,375	608,226	529,967	-6.35	17.54
Tax-exempt income on loans and leases.....	15,726	18,507	23,801	22,444	19,306	-15.03	-11.41
Estimated tax benefit on income on loans and leases.....	3,029	3,687	4,917	4,917	7,766	-17.84	-55.70
Income on loans and leases (tax equivalent).....	580,598	622,162	674,093	635,587	557,039	-6.68	15.52
Investment interest income (tax equivalent).....	223,965	215,247	235,983	237,532	229,082	4.05	0.45
Interest on balances due from depository institutions.....	3,202	2,273	6,706	6,240	2,225	40.87	228.75
Interest income on other earning assets.....	40,430	43,762	19,280	19,621	17,174	-7.61	169.00
Total interest income (tax equivalent).....	848,195	883,444	936,062	898,980	805,520	-3.99	14.38
Interest on time deposits of \$250K or more.....	1,727	9,056	22,420	12,794	9,473	-80.93	
Interest on time deposits < \$250K.....	2,008	8,789	10,893	5,079	4,031	-77.15	
Interest on foreign office deposits.....	0	0	0				
Interest on other deposits.....	7,509	17,851	39,712	27,803	17,309	-57.94	-47.73
Interest on other borrowings and trading liabilities.....	1,651	7,120	30,367	19,700	12,915	-76.81	-77.33
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	12,895	42,816	103,392	65,376	43,728	-69.88	-60.93
Net interest income (tax equivalent).....	835,300	840,628	832,670	833,604	761,792	-0.63	17.89
Non-interest income.....	606,115	495,731	530,582	522,786	491,877	22.27	25.30
Adjusted operating income (tax equivalent).....	1,441,415	1,336,359	1,363,252	1,356,390	1,253,669	7.86	20.90
Overhead expense.....	806,622	787,309	766,897	738,858	775,891	2.45	11.51
Provision for credit losses.....	-66,326	116,049	50,438	42,694	45,244		
Securities gains (losses).....	-3,284	21,096	-347	-9,721	30,794		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	698,022	454,136	545,914	560,400	463,328	53.70	61.43
Applicable income taxes.....	145,711	87,293	109,074	105,949	110,506	66.92	17.37
Tax equivalent adjustments.....	11,721	12,958	14,128	16,237	32,922	-9.55	-62.65
Applicable income taxes (tax equivalent).....	157,432	100,251	123,202	122,186	143,428	57.04	1.22
Minority interest.....	9,825	-172	1,481	4,672	517		571.57
Net income before discontinued operations, net of minority interest.....	530,765	354,057	421,231	433,542	319,383	49.91	92.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	530,765	354,057	421,231	433,542	319,383	49.91	92.73
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	540,590	353,885	422,712	438,214	319,900	52.76	95.26
Investment securities income (tax equivalent).....	223,965	215,247	235,983	237,532	229,082	4.05	0.45
US Treasury and agency securities (excluding mortgage-backed securities).....	34,067	20,715	25,525	27,817	27,018	64.46	18.29
Mortgage-backed securities.....	95,175	109,834	123,805	111,685	89,623	-13.35	14.82
All other securities.....	94,723	84,698	86,653	98,030	112,441	11.84	-14.87
Cash dividends declared.....	122,693	127,568	122,466	109,238	100,619	-3.82	27.71
Common.....	122,693	120,818	113,466	100,238	91,619	1.55	40.91
Preferred.....	0	6,750	9,000	9,000	9,000	-100.00	-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.50	2.85	23	3.01	3.27	27	3.72	4	28	3.63	3.87	31	3.23	3.47	30
Less: Interest expense	0.04	0.23	3	0.15	0.48	5	0.41	0.98	10	0.26	0.79	6	0.18	0.55	10
Equals: Net interest income (tax equivalent)	2.46	2.60	35	2.87	2.77	51	3.31	3.01	60	3.36	3.08	62	3.06	2.92	52
Plus: Non-interest income	1.79	1.04	85	1.69	1.21	78	2.11	1.32	83	2.11	1.31	84	1.97	1.35	77
Equals: adjusted operating income (tax equivalent)	4.25	3.70	82	4.56	4.04	79	5.42	4.41	88	5.47	4.46	91	5.03	4.33	84
Less: Overhead expense	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72	3.11	2.72	75
Less: Provision for credit losses	-0.20	-0.09	24	0.40	0.51	33	0.20	0.15	69	0.17	0.14	69	0.18	0.16	64
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0.01	1	0.07	0.02	89	0	0.01	20	-0.04	0	4	0.12	0.01	97
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	2.06	1.66	79	1.55	1.04	82	2.17	1.56	92	2.26	1.57	93	1.86	1.43	82
Less: Applicable income taxes (tax equivalent)	0.46	0.38	77	0.34	0.23	82	0.49	0.36	86	0.49	0.33	89	0.58	0.55	49
Less: Minority interest	0.03	0	93	0	0	3	0.01	0	84	0.02	0	91	0	0	76
Equals: Net operating income	1.56	1.26	79	1.21	0.81	80	1.68	1.19	92	1.75	1.24	90	1.28	0.89	85
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90	1.28	0.90	85
Memo: Net income (last four quarters)	1.56	1.26	79	1.21	0.82	79	1.68	1.19	92	1.75	1.24	90	1.28	0.91	85
Net income—BHC and noncontrolling (minority) interest	1.59	1.27	80	1.21	0.83	79	1.68	1.20	92	1.77	1.25	90	1.28	0.91	85
<b>Margin Analysis</b>															
Average earning assets / Average assets	96.79	93.08	90	95.97	92.32	89	95.61	91.05	91	96.03	91.48	90	96.09	91.61	91
Average interest-bearing funds / Average assets	56.19	61.99	26	56.78	64.06	20	61.68	65.57	33	60.28	65.56	28	60.03	65.75	32
Interest income (tax equivalent) / Average earning assets	2.58	3.06	19	3.14	3.55	23	3.89	4.41	19	3.78	4.24	19	3.36	3.80	22
Interest expense / Average earning assets	0.04	0.25	3	0.15	0.52	4	0.43	1.08	7	0.27	0.86	5	0.18	0.60	10
Net interest income (tax equivalent) / Average earning assets	2.54	2.80	29	2.99	3.01	41	3.46	3.33	52	3.50	3.38	48	3.18	3.19	44
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.70	4.01	33	3.91	4.27	30	4.73	5.09	27	4.56	4.95	24	4.09	4.52	23
Interest-bearing bank balances	0.14	0.14	47	0.22	0.27	39	1.60	2.04	26	2.39	1.64	90	1.82	1.05	94
Federal funds sold and reverse repos	2.94	0.25	97	4.78	0.68	96	2.15	2.44	42	2.27	2.17	66	2.22	1.41	87
Trading assets	1.16	0.45	73	2.07	0.60	82	2.59	0.99	77	2.74	1.11	77	2.29	1.11	76
Total earning assets	2.55	3.04	19	3.09	3.51	23	3.84	4.36	19	3.71	4.20	20	3.22	3.73	21
<b>Investment securities (tax equivalent)</b>															
US Treasury and agency securities (excluding mortgage-backed securities)	3.99	1.14	99	2.39	1.75	83	2.52	2.32	72	2.31	2.05	71	1.99	1.62	78
Mortgage-backed securities	1.37	1.57	32	1.86	2.05	26	2.67	2.61	59	2.64	2.50	69	2.36	2.23	65
All other securities	1.66	2.81	14	2.33	3.24	16	3.02	4.06	16	3.08	4.20	26	2.81	3.66	22
<b>Interest-bearing deposits</b>															
Time deposits of \$250K or more	0.18	0.66	4	0.87	1.42	11	2.15	1.96	62	1.49	1.44	55			
Time deposits < \$250K	0.28	0.62	11	0.99	1.36	19	1.21	1.82	14	0.60	1.29	12			
Other domestic deposits	0.05	0.15	15	0.14	0.36	11	0.34	0.93	7	0.24	0.67	9			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
<b>Federal funds purchased and repos</b>															
Other borrowed funds and trading liabilities	0.09	1.27	12	0.80	1.50	19	2.07	2.38	30	0.61	2.28	3	3.51	1.77	94
All interest-bearing funds	0.07	0.37	3	0.26	0.74	5	0.67	1.49	7	0.44	1.19	6	0.29	0.82	8

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	606,115	495,731	530,582	522,786	491,877
Fiduciary activities income	181,542	154,482	150,049	142,862	130,096
Service charges on deposit accounts - domestic	97,217	93,227	95,983	94,517	90,060
Trading revenue	18,990	17,341	11,415	11,339	11,580
Investment banking fees and commissions	19,111	24,137	26,627	23,859	20,976
Insurance activities revenue	1,262	903	1,264	1,327	1,448
Venture capital revenue	51,112	-2,398	11,016	24,703	3,514
Net servicing fees	1,444	-2,084	446	747	507
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	29,359	19,695	13,184	13,699	10,074
Other non-interest income	206,078	190,428	220,598	209,733	223,622
Total overhead expenses	806,622	787,309	766,897	738,858	775,891
Personnel expense	525,248	512,987	492,927	468,194	448,321
Net occupancy expense	67,900	66,980	68,507	66,418	66,363
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	354	427	531	649	875
Other operating expenses	213,120	206,915	204,932	203,597	260,332
Fee income on mutual funds and annuities	7,379	6,242	7,190	6,890	6,171
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	3,157,054	3,216,388	2,912,056	2,461,880	2,532,156
Number of equivalent employees	4,527	4,607	4,819	4,790	4,774
Average personnel expense per employee	116.03	111.35	102.29	97.74	93.91
Average assets per employee	7,500.63	6,363.14	5,216.31	5,172.94	5,222.91

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	1.22	2.17	45	1.26	2.02	44	1.36	2.72	42	1.32	3.08	38	1.25	2.85	38
Overhead expenses / Net Interest Income + non-interest income	56.42	59.28	34	59.49	62.28	42	56.84	61.29	35	55.13	60.88	23	63.56	63.61	48
<b>Percent of Average Assets</b>															
Total overhead expense	2.38	2.17	69	2.69	2.57	65	3.05	2.69	72	2.98	2.71	72	3.11	2.72	75
Personnel expense	1.55	1.21	84	1.75	1.30	87	1.96	1.41	90	1.89	1.44	85	1.80	1.42	84
Net occupancy expense	0.20	0.23	33	0.23	0.26	32	0.27	0.28	50	0.27	0.28	47	0.27	0.29	45
Other operating expenses	0.63	0.72	45	0.71	0.94	30	0.82	0.97	46	0.82	0.97	44	1.05	1	64
Overhead less non-interest income	0.59	1.10	12	0.99	1.25	32	0.94	1.32	24	0.87	1.38	18	1.14	1.34	30
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	55.96	58.83	34	58.91	61.82	42	56.25	60.64	36	54.47	60.37	22	61.89	62.73	44
Personnel expense	36.44	32.93	67	38.39	32.36	86	36.16	32.39	72	34.52	32.51	63	35.76	32.93	63
Net occupancy expense	4.71	6.23	25	5.01	6.58	24	5.03	6.52	21	4.90	6.48	18	5.29	6.70	23
Other operating expenses	14.81	19.18	16	15.52	22.28	16	15.07	21.20	12	15.06	20.90	14	20.84	22.41	44
Total non-interest income	42.05	27.67	83	37.10	28.83	71	38.92	29.23	76	38.54	28.50	73	39.23	31.08	71
Fiduciary activities income	12.59	2.20	94	11.56	2.09	95	11.01	1.97	94	10.53	2.14	93	10.38	2.38	92
Service charges on domestic deposit accounts	6.74	3.27	94	6.98	3.27	93	7.04	3.88	89	6.97	4.15	84	7.18	4.28	82
Trading revenue	1.32	0.62	83	1.30	1.28	72	0.84	1.18	60	0.84	0.85	70	0.92	0.90	70
Investment banking fees and commissions	1.33	2.58	47	1.81	2.46	56	1.95	3.54	53	1.76	3.42	50	1.67	3.62	50
Insurance activities revenue	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50	0.10	0.47	53	0.12	0.55	50
Venture capital revenue	3.55	0.04	96	-0.18	0.01	1	0.81	0.02	96	1.82	0.02	98	0.28	0.01	94
Net servicing fees	0.10	0.60	37	-0.16	0.01	20	0.03	0.28	40	0.06	0.65	30	0.04	0.60	31
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.04	3.30	45	1.47	3.92	42	0.97	1.86	41	1.01	1.61	51	0.80	1.67	44
Other non-interest income	14.30	9.27	79	14.25	9.65	79	16.18	10.04	82	15.46	9.86	81	17.84	10.77	83
Overhead less non-interest income	13.91	30.52	11	21.82	31.93	21	17.33	31.06	18	15.93	31.46	11	22.65	31.19	21
Applicable income taxes / Pretax net operating income (tax equivalent)	20.87	21.18	42	19.22	18.63	47	19.98	20.56	44	18.91	19.04	40	23.85	32.99	23
Applicable income tax + TE / Pretax net operating income + TE	22.55	22.67	48	22.08	21.18	49	22.57	23.23	41	21.80	21.56	44	30.96	37.95	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	7,453,973	7,421,846	6,674,300	6,536,255	6,451,988	0.43	20.81
Commercial and industrial loans	3,238,743	4,091,383	3,413,599	3,030,011	2,949,866	-20.84	13.43
Loans to individuals	2,384,559	2,365,712	2,465,526	2,494,675	2,585,526	0.80	-2.86
Loans to depository institutions and acceptances of other banks	5,905	32,212	33,776	29,393	9,199	-81.67	-0.76
Agricultural loans	108,688	112,482	117,286	132,723	139,875	-3.37	-26.30
Other loans and leases	1,993,106	2,351,095	2,047,139	1,937,935	1,871,400	-15.23	10.95
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	15,184,974	16,374,730	14,751,626	14,160,992	14,007,854	-7.27	13.07
Less: Allowance for loan and lease losses	150,044	220,834	160,682	159,932	159,532	-32.06	-3.78
Net loans and leases	15,034,930	16,153,896	14,590,944	14,001,060	13,848,322	-6.93	13.27
Debt securities that reprice or mature in over 1 year	12,938,469	11,243,045	7,165,598	7,174,003	6,963,460	15.08	64.93
Mutual funds and equity securities	7,153	2,966	2,929	2,585	48,838	141.17	-86.05
Subtotal	27,980,552	27,399,907	21,759,471	21,177,648	20,860,620	2.12	32.17
Interest-bearing bank balances	3,971,712	1,747,657	395,952	689,966	30,707	127.26	1357.37
Federal funds sold and reverse repos	1,627,800	850,000	850,000	703,320	742,775	91.51	119.83
Debt securities that reprice or mature within 1 year	1,511,558	1,206,219	1,406,028	1,364,037	1,761,985	25.31	-13.78
Trading assets	46,312	35,378	28,258	27,079	18,290	30.91	107.75
Total earning assets	35,137,934	31,239,161	24,439,709	23,962,050	23,414,374	12.48	46.66
Non-interest-bearing cash and due from depository institutions	320,977	450,686	503,937	534,894	451,048	-28.78	-36.67
Premises, fixed assets, and leases	388,738	371,083	370,637	333,119	335,110	4.76	15.11
Other real estate owned	2,544	2,919	3,922	5,437	4,678	-12.85	-33.75
Investment in unconsolidated subsidiaries	1,834	18,000	0	0	0	-89.81	
Intangible and other assets	858,480	860,799	765,698	668,779	665,259	-0.27	0.68
Total assets	36,710,507	32,942,648	26,083,903	25,504,279	24,870,469	11.44	43.07
Quarterly average assets	35,444,415	31,354,345	25,528,194	24,974,044	24,851,523	13.04	43.06
Average loans and leases (YTD)	15,690,514	15,912,919	14,241,979	13,945,424	13,628,426	-1.40	21.14
<b>Memoranda</b>							
Loans held-for-sale	8,615	45,089	13,809	20,694	21,398	-80.89	-40.41
Loans not held-for-sale	15,176,359	16,329,641	14,737,817	14,140,298	13,986,456	-7.06	13.13
Real estate loans secured by 1-4 family	3,311,392	3,411,553	2,979,481	2,796,969	2,788,781	-2.94	20.32
Commercial real estate loans	3,963,780	3,840,577	3,517,122	3,576,847	3,501,235	3.21	22.17
Construction and land development	1,119,587	1,021,606	875,242	863,649	967,804	9.59	41.70
Multifamily	354,282	301,161	306,577	408,151	298,469	17.64	38.81
Nonfarm nonresidential	2,489,911	2,517,810	2,335,303	2,305,047	2,234,962	-1.11	13.22
Real estate loans secured by farmland	178,801	169,716	177,697	162,439	161,972	5.35	3.23
Total investment securities	14,457,180	12,452,230	8,574,555	8,540,625	8,774,280	16.10	49.83
U.S. Treasury securities	1,080,720	837,948	851,665	907,542	917,036	28.97	17.37
US agency securities (excluding mortgage-backed securities)	51,755	54,596	139,388	195,889	406,474	-5.20	-88.50
Municipal securities	2,096,827	2,045,099	1,267,927	1,328,038	1,611,366	2.53	17.92
Mortgage-backed securities	7,049,477	7,073,159	4,747,746	4,262,700	3,946,706	-0.33	88.41
Asset-backed securities	3,539,219	1,882,243	1,233,489	1,511,614	1,492,800	88.03	48.63
Other debt securities	632,029	556,219	331,411	332,257	351,060	13.63	93.90
Mutual funds and equity securities	7,153	2,966	2,929	2,585	48,838	141.17	-86.05
Available-for-sale securities	14,450,027	12,449,264	8,571,626	8,538,040	8,774,280	16.07	49.75
U.S. Treasury securities	1,080,720	837,948	851,665	907,542	917,036	28.97	17.37
US agency securities (excluding mortgage-backed securities)	51,755	54,596	139,388	195,889	406,474	-5.20	-88.50
Municipal securities	2,096,827	2,045,099	1,267,927	1,328,038	1,611,366	2.53	17.92
Mortgage-backed securities	7,049,477	7,073,159	4,747,746	4,262,700	3,946,706	-0.33	88.41
Asset-backed securities	3,539,219	1,882,243	1,233,489	1,511,614	1,492,800	88.03	48.63
Other debt securities	632,029	556,219	331,411	332,257	351,060	13.63	93.90
Mutual funds and equity securities	0	0	0	0	48,838		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	30,894	351,731	136,095	-64,558	54,412	-91.22	-36.79
Structured notes, fair value	0	0	0	0	0		-100.00
Pledged securities	6,393,848	4,807,737	4,289,232	4,331,101	3,778,703	32.99	46.83

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,282,009	3,932,448	2,291,142	2,515,120	2,548,933	8.89	50.60
NOW, ATS and transaction accounts .....	2,301,295	2,033,992	1,770,115	1,827,039	1,533,905	13.14	80.37
Time deposits less brokered deposits < \$250K .....	632,257	741,016	894,054	771,440	821,964	-14.68	
MMDA and other savings accounts .....	21,788,520	19,135,857	14,462,738	14,341,620	14,590,875	13.86	47.73
Other non-interest-bearing deposits .....	0	0	0				
Core deposits .....	29,004,081	25,843,313	19,418,049	19,455,219	19,495,677	12.23	48.52
Time deposits of \$250K or more .....	810,358	1,049,989	1,053,210	824,032	880,936	-22.82	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	3,022,967	2,098,383	1,850,772	1,956,390	1,507,138	44.06	75.36
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	14	17	0	0	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	46	788	1,413	951	1,758	-94.16	-97.76
Brokered deposits < \$250K .....	0	53,687	60,748	62,650	63,964	-100.00	
Noncore funding .....	3,833,371	3,202,861	2,966,160	2,844,023	2,453,796	19.69	12.52
Trading liabilities .....	12,559	103	1,020	7,759	40	12093.20	313875.00
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	412,172	496,399	560,202	260,129	202,772	-16.97	85.04
Total liabilities .....	33,262,183	29,542,676	22,945,431	22,567,130	22,152,285	12.59	43.63
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	144,784	144,784	144,784		-100.00
Common stock .....	610,804	589,352	563,978	559,432	535,407	3.64	19.76
Common surplus .....	2,689,894	2,436,288	2,151,464	2,084,824	1,815,360	10.41	73.27
Retained earnings .....	92,493	73,000	201,562	241,163	221,374	26.70	-68.42
Accumulated other comprehensive income .....	77,080	331,377	110,444	-64,669	14,108	-76.74	602.32
Other equity capital components .....	-32,973	-32,970	-37,548	-34,236	-14,473		
Total holding company equity capital .....	3,437,298	3,397,047	3,134,684	2,931,298	2,716,560	1.18	37.72
Noncontrolling (minority) interest in subsidiaries .....	11,026	2,925	3,788	5,851	1,624	276.96	106.13
Total equity capital, including minority interest .....	3,448,324	3,399,972	3,138,472	2,937,149	2,718,184	1.42	37.87
Total liabilities and capital .....	36,710,507	32,942,648	26,083,903	25,504,279	24,870,469	11.44	43.07
<b>Memoranda</b>							
Non-interest-bearing deposits .....	11,773,740	10,497,842	6,902,279	6,998,540	7,174,093	12.15	58.30
Interest-bearing deposits .....	18,040,699	16,449,147	13,629,728	13,343,361	13,266,484	9.68	31.96
Total deposits .....	29,814,439	26,946,989	20,532,007	20,341,901	20,440,577	10.64	41.24
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	3,397,047	3,134,684	2,931,298	2,716,560	2,495,783		
Accounting restatements .....	0	3,766	0	30,388	1,297		
Net income .....	530,765	354,057	421,231	433,542	319,383		
Net sale of new perpetual preferred stock .....	0	-150,000	0	0	0		
Net sale of new common stock .....	16,326	16,224	15,205	14,633	12,963		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	129,361	54,163	284,904	75,231	17,771		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	122,693	127,568	122,466	109,238	100,619		
Change in other comprehensive income .....	-254,297	220,933	175,113	-78,777	3,133		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-489	-886	-793	-579	2,391		
Holding company equity capital, ending balance .....	3,437,298	3,397,047	3,134,684	2,931,298	2,716,560		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	20.30	36.25	20	22.53	36.22	22	25.59	37.78	28	25.63	37.19	28	25.94	35.54	31
Commercial and industrial loans	8.82	10.76	45	12.42	13.52	45	13.09	12.02	59	11.88	12.85	49	11.86	12.62	52
Loans to individuals	6.50	3.36	80	7.18	3.40	81	9.45	4.20	80	9.78	4.31	84	10.40	4.47	83
Loans to depository institutions and acceptances of other banks	0.02	0.02	83	0.10	0.03	87	0.13	0.04	85	0.12	0.05	87	0.04	0.06	75
Agricultural loans	0.30	0.18	74	0.34	0.19	76	0.45	0.24	79	0.52	0.30	78	0.56	0.21	84
Other loans and leases	5.43	4.47	64	7.14	4.63	71	7.85	5.01	73	7.60	5	72	7.52	5.10	72
Net loans and leases	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22	55.68	62.73	25
Debt securities over 1 year	35.24	19.46	93	34.13	15.55	96	27.47	14.60	94	28.13	14.63	94	28	14.83	91
Mutual funds and equity securities	0.02	0.06	45	0.01	0.05	41	0.01	0.06	45	0.01	0.06	42	0.20	0.06	83
Subtotal	76.22	79.22	31	83.17	78.16	65	83.42	79.65	46	83.04	79.97	42	83.88	79.31	49
Interest-bearing bank balances	10.82	8.50	68	5.31	7.51	36	1.52	3.06	38	2.71	3.04	57	0.12	3.46	0
Federal funds sold and reverse repos	4.43	0.54	91	2.58	0.82	86	3.26	1.57	84	2.76	1.66	84	2.99	1.81	82
Debt securities 1 year or less	4.12	1.56	88	3.66	1.68	84	5.39	1.91	88	5.35	1.96	88	7.08	1.86	92
Trading assets	0.13	0.49	54	0.11	1.01	42	0.11	1.19	42	0.11	1.33	50	0.07	1.34	43
Total earning assets	95.72	91.77	91	94.83	91.05	92	93.70	89.53	89	93.95	89.74	88	94.15	89.84	89
Non-interest cash and due from depository institutions	0.87	0.82	56	1.37	1.07	76	1.93	1.14	93	2.10	1.21	94	1.81	1.22	86
Other real estate owned	0.01	0.01	54	0.01	0.02	43	0.02	0.03	42	0.02	0.04	46	0.02	0.05	36
All other assets	3.41	7.35	7	3.80	7.82	4	4.37	9.27	5	3.95	8.98	5	4.04	8.86	7
<b>Memoranda</b>															
Short-term investments	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73	10.81	7.80	75	10.19	8.69	72
U.S. Treasury securities	2.94	1.47	78	2.54	0.84	82	3.27	1.03	81	3.56	1.04	86	3.69	1.02	85
US agency securities (excluding mortgage-backed securities)	0.14	0.82	37	0.17	0.63	42	0.53	0.54	62	0.77	0.69	66	1.63	0.75	79
Municipal securities	5.71	1.73	86	6.21	1.69	89	4.86	1.34	89	5.21	1.62	87	6.48	1.60	93
Mortgage-backed securities	19.20	14.14	74	21.47	11.75	89	18.20	11.44	83	16.71	11.13	82	15.87	11.06	75
Asset-backed securities	9.64	0.50	99	5.71	0.32	96	4.73	0.28	96	5.93	0.33	97	6	0.30	97
Other debt securities	1.72	0.53	87	1.69	0.42	88	1.27	0.39	84	1.30	0.41	85	1.41	0.38	89
Loans held-for-sale	0.02	0.55	29	0.14	0.52	33	0.05	0.39	28	0.08	0.30	39	0.09	0.33	37
Loans held for investment	41.34	58.06	13	49.57	61.72	18	56.50	63.50	23	55.44	63.93	24	56.24	62.63	27
Real estate loans secured by 1-4 family	9.02	11.46	38	10.36	11.91	44	11.42	13.29	40	10.97	13.46	39	11.21	13.44	38
Revolving	0.78	1.42	41	0.97	1.66	38	1.38	2.07	45	1.51	2.27	43	1.66	2.40	44
Closed-end, secured by first liens	8.06	9.67	42	9.15	9.81	49	9.67	10.69	45	9.06	10.57	43	9.15	10.35	43
Closed-end, secured by junior liens	0.19	0.17	69	0.24	0.22	67	0.38	0.28	71	0.39	0.31	68	0.40	0.34	66
Commercial real estate loans	10.80	22.69	22	11.66	22.22	26	13.48	22.23	31	14.02	21.58	34	14.08	19.88	38
Construction and land development	3.05	3.34	51	3.10	3.40	52	3.36	3.44	53	3.39	3.51	53	3.89	3.25	61
Multifamily	0.97	3.57	24	0.91	3.12	21	1.18	3.01	30	1.60	2.72	42	1.20	2.54	36
Nonfarm nonresidential	6.78	14.57	23	7.64	14.72	27	8.95	14.69	32	9.04	14.44	32	8.99	13.30	35
Real estate loans secured by farmland	0.49	0.30	72	0.52	0.33	74	0.68	0.36	77	0.64	0.41	76	0.65	0.32	79

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	49.09	61.05	27	45.32	57.15	26	45.24	57.46	30	46.16	56.49	35	46.06	54.84	37
Real estate loans secured by 1-4 family	21.81	19.86	54	20.83	19.43	52	20.20	20.75	47	19.75	21.10	42	19.91	21.45	41
Revolving	1.88	2.43	46	1.94	2.64	44	2.43	3.15	45	2.72	3.50	44	2.95	3.77	41
Closed-end	19.93	17.24	67	18.89	16.59	62	17.77	17.39	55	17.03	17.39	50	16.96	17.41	53
Commercial real estate loans	26.10	37.86	29	23.45	34.63	27	23.84	33.52	33	25.26	32.14	40	24.99	29.99	42
Construction and land development	7.37	5.65	64	6.24	5.26	62	5.93	5.09	61	6.10	5.20	58	6.91	4.90	69
1-4 family	0.64	1.18	51	0.58	0.93	50	0.87	0.94	58	0.87	1.02	56	0.90	0.89	63
Other	6.74	4.40	72	5.66	4.19	68	5.06	4.02	66	5.23	4.05	65	6.01	3.90	77
Multifamily	2.33	5.78	25	1.84	4.96	21	2.08	4.69	33	2.88	4.10	43	2.13	3.84	37
Nonfarm nonresidential	16.40	24.56	32	15.38	22.93	29	15.83	22.15	35	16.28	21.40	38	15.96	20.03	41
Owner-occupied	7.75	8.29	49	6.92	7.68	48	7.01	7.72	50	7.25	8.03	48	7.20	7.58	50
Other	8.65	15.94	26	8.46	14.95	27	8.82	14.34	31	9.03	13.38	33	8.75	12.45	35
Real estate loans secured by farmland	1.18	0.54	80	1.04	0.54	77	1.20	0.55	78	1.15	0.63	77	1.16	0.51	79
Loans to depository institutions and acceptances of other banks	0.04	0.04	84	0.20	0.06	88	0.23	0.11	84	0.21	0.12	87	0.07	0.17	76
Commercial and industrial loans	21.33	18.86	61	24.99	22.17	65	23.14	19.53	65	21.40	20.32	62	21.06	20.53	57
Loans to individuals	15.70	6.24	80	14.45	6.13	81	16.71	7.13	82	17.62	7.36	83	18.46	7.61	83
Credit card loans	3.79	0.53	91	4	0.65	91	5.19	0.81	91	5.75	1.02	90	5.61	1.12	89
Agricultural loans	0.72	0.34	81	0.69	0.32	78	0.80	0.37	80	0.94	0.46	79	1	0.33	84
Other loans and leases	13.13	8.75	71	14.36	9.09	72	13.88	9.85	73	13.69	9.66	73	13.36	10.32	69
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	220.89	391.81	17	235.62	381.27	22	218.76	391.26	24	216.36	379.80	24	236.61	366.85	27
Real estate loans secured by 1-4 family	98.13	126.06	38	108.31	125.03	42	97.66	138.18	36	92.59	137.84	33	102.27	138.55	37
Revolving	8.45	15.44	37	10.11	17.42	39	11.76	21.26	34	12.77	23.33	37	15.16	25.05	41
Closed-end	89.68	108.85	42	98.20	106.14	49	85.89	115.20	37	79.81	112.79	34	87.12	111.69	42
Commercial real estate loans	117.46	245.88	22	121.93	234.65	25	115.28	229.44	29	118.40	219.72	32	128.40	204.45	35
Construction and land development	33.18	35.95	50	32.43	35.62	51	28.69	34.95	50	28.59	35.36	49	35.49	32.91	57
1-4 family	2.86	7.42	45	3.01	6.34	46	4.21	6.61	50	4.08	7.04	48	4.63	6.16	56
Other	30.31	28.11	54	29.43	28.16	54	24.47	27.32	49	24.50	27.26	48	30.86	26.01	58
Multifamily	10.50	38.66	22	9.56	32.74	20	10.05	31.04	26	13.51	27.85	37	10.95	25.95	36
Nonfarm nonresidential	73.79	158.05	23	79.93	155.06	25	76.54	152.10	29	76.30	147.22	31	81.96	137.03	35
Owner-occupied	34.88	52.99	34	35.98	52.37	36	33.91	53.07	37	33.98	54.89	36	37.01	51.62	40
Other	38.90	102.54	20	43.95	100.54	27	42.63	97.41	26	42.32	91.80	28	44.96	84.09	34
Real estate loans secured by farmland	5.30	3.22	72	5.39	3.44	73	5.82	3.60	75	5.38	4.02	72	5.94	3.31	78
Loans to depository institutions and acceptances of other banks	0.17	0.21	83	1.02	0.28	86	1.11	0.44	84	0.97	0.54	87	0.34	0.68	75
Commercial and industrial loans	95.98	114.45	45	129.89	139.91	45	111.88	122.02	50	100.30	128.82	41	108.18	126.55	44
Loans to individuals	70.66	34.55	79	75.10	37.47	78	80.81	43.51	75	82.58	42.67	78	94.82	44.83	79
Credit card loans	17.05	2.77	91	20.80	3.30	90	25.07	4.34	91	26.95	5.31	90	28.82	5.73	89
Agricultural loans	3.22	1.86	77	3.57	1.88	78	3.84	2.18	79	4.39	2.72	77	5.13	1.88	84
Other loans and leases	59.06	51.06	66	74.64	49.54	71	67.10	52.44	64	64.15	51.79	63	68.63	52.78	66
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	19.09	30.07	25	17.16	27.32	25	17.47	26.45	30	18.63	24.79	36	18.50	23.09	41
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	85.88	195.33	18	89.22	183.76	21	84.45	178.57	24	87.31	167.93	27	95.05	156.17	34
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.77	252.85	19	125.19	240.85	23	118.36	236.10	28	121.29	225.98	29	132.05	210.40	34

BHC Name

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# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	19.37	11.47	83	11.55	11.17	62	10.17	7.63	73	10.81	7.80	75	10.19	8.69	72
Liquid assets	34.82	29.03	67	32.45	26.22	71	25.71	22.44	69	27.40	22.72	74	24.89	24.04	64
Investment securities	39.38	21.63	94	37.80	17.85	97	32.87	16.99	94	33.49	17.27	93	35.28	17.35	93
Net loans and leases	40.96	58.67	12	49.04	61.58	17	55.94	63.77	22	54.90	63.98	22	55.68	62.73	25
Net loans, leases and standby letters of credit	42.26	59.49	12	50.34	62.48	15	57.49	64.84	23	56.38	65.07	21	57.28	63.89	26
Core deposits	79.01	75.71	53	78.45	70.67	69	74.44	63.09	72	76.28	62.13	84	78.39	61.26	88
Noncore funding	10.44	10.30	65	9.72	14.13	44	11.37	19.36	30	11.15	21.34	23	9.87	22.32	17
Time deposits of \$250K or more	2.21	1.58	72	3.19	2.11	73	4.04	2.94	70	3.23	2.89	63	3.54	2.57	74
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	8.23	1.23	94	6.37	1.47	90	7.10	1.94	88	7.67	1.97	89	6.06	2.23	85
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	3.80	0.54	92	3.79	0.54	92	3.84	0.48	92	4.91	0.54	95	3.07	0.73	86
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0	1.24	14	0	3.01	4	0	3.67	2	0	3.96	3
Earning assets that reprice within 1 year	41.37	37.37	59	37.49	39.38	44	42.15	39.29	57	42.70	40.29	57	42.16	41.61	52
Interest-bearing liabilities that reprice within 1 year	3.18	6.39	27	5.05	8.20	40	6.75	10.19	28	5.16	10.01	25	5.81	8.46	38
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	38.18	29.65	70	32.44	29.11	55	35.41	26.63	73	37.54	27.38	74	36.35	29.77	65
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-11.71	-2.33	19	-2.19	3.20	37	1.44	14.45	16	0.41	16.62	9	-0.39	17.03	9
Net short-term noncore funding dependence	-12.27	-7.71	29	-2.33	-4.76	56	1.04	3.38	34	-0.10	4.66	21	-1.14	4.83	24
Short-term investment / Short-term noncore funding	193.37	273.46	44	120.20	184.19	41	92.13	77.77	66	100.76	66.46	78	110.34	74.86	77
Liquid assets - short-term noncore funding / Nonliquid assets	38.05	36.68	58	33.81	28.18	63	19.76	16.97	63	22.96	16.04	73	20.83	18.16	68
Net loans and leases / Total deposits	50.43	72.79	9	59.95	79.43	12	71.06	90.31	15	68.83	90.08	13	67.75	90.14	14
Net loans and leases / Core deposits	51.84	78.25	8	62.51	88.34	10	75.14	103.93	8	71.97	105	8	71.03	105.65	8
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.12			1.57			0.72			-0.82			-0.31	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.96	-0.25	79	11.92	4.31	94	4.71	1.36	94	-2.26	-1.98	41	2.12	-0.77	93
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	99.95	83.77	88	99.98	87.23	86	99.97	85.40	88	99.97	81.88	91	100	84.24	89
U.S. Treasury securities	7.48	6.70	67	6.73	4.72	74	9.93	6.15	74	10.63	6.99	72	10.45	6.96	68
US agency securities (excluding mortgage-backed securities)	0.36	4.12	31	0.44	4.01	32	1.63	3.49	50	2.29	4.02	56	4.63	4.42	61
Municipal securities	14.50	8.22	72	16.42	9.83	75	14.79	7.75	76	15.55	9.16	69	18.36	9.31	77
Mortgage-backed securities	48.76	66.54	21	56.80	66.64	35	55.37	67.43	29	49.91	65.45	22	44.98	65.34	19
Asset-backed securities	24.48	2.50	96	15.12	1.91	92	14.39	1.66	94	17.70	2.05	94	17.01	1.74	93
Other debt securities	4.37	3.08	69	4.47	3.01	72	3.87	2.94	74	3.89	2.79	72	4	2.57	75
Mutual funds and equity securities	0.05	0.29	40	0.02	0.35	35	0.03	0.40	36	0.03	0.42	35	0.56	0.51	64
Debt securities 1 year or less	10.46	7.78	69	9.69	10.55	57	16.40	11.86	73	15.97	11.91	72	20.08	11.79	80
Debt securities 1 to 5 years	26.86	18.25	74	22.85	17.03	66	23.54	17.94	64	24.26	19.18	68	27.24	18.80	71
Debt securities over 5 years	62.64	71.11	28	67.44	69.86	42	60.03	66.02	36	59.74	64.73	34	52.12	64.73	31
Pledged securities	44.23	32.26	68	38.61	35.67	51	50.02	30.57	76	50.71	33.30	72	43.07	34.58	63
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	86.94	27.98	83	43.44	183.32	31	-3.82	26.69	34	8.75	6.77	56	-8.34	19.19	27
Investment securities	16.10	31.36	37	45.22	23.62	80	0.40	11.75	28	-2.66	9.42	23	-9.07	8.45	11
Core deposits	12.23	16.94	38	33.09	26.88	76	-0.19	11.23	6	-0.21	7.29	17	-0.17	12.19	21
Noncore funding	19.69	-14.79	86	7.98	-12.18	73	4.29	6.59	50	15.90	10.67	67	-27.97	5.59	12

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	13,327,124	13,005,326	11,186,430	11,170,369	10,839,737
Commit: Secured commercial real estate loans	1,614,490	1,497,951	1,217,972	995,389	1,126,136
Commit: Unsecured real estate loans	22,176	33,425	70,701	72,989	39,402
Credit card lines (reported semiannually, June/Dec)	5,007,409	4,972,104	5,063,166	5,328,502	5,102,556
Securities underwriting	0	0	0	0	0
Standby letters of credit	478,709	430,226	404,568	378,730	398,298
Commercial and similar letters of credit	5,304	3,117	7,050	13,774	4,498
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	366,424	288,712	208,922	87,432	84,085
Credit derivatives - notional amount (holding company as beneficiary)	119,209	92,458	107,304	56,028	49,403
Credit derivative contracts w/ purchased credit protection-investment grade	471,385	325,537	254,535	117,653	107,766
Credit derivative contracts w/ purchased credit protection-noninvest grade	14,248	55,633	61,691	25,807	25,722
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	22,165	89,000	19,443	22,268	27,566
Written options contracts (interest rate)	97,817	119,057	43,413	45,626	32,998
Purchased options contracts (interest rate)	76,029	51,514	1,529,658	1,031,081	15,888
Interest rate swaps	2,229,419	2,367,017	2,606,181	2,006,280	1,741,412
Futures and forward foreign exchange	5,119	4,776	8,536	3,715	9,246
Written options contracts (foreign exchange)	0	1,327	1,200	1,246	1,290
Purchased options contracts (foreign exchange)	0	1,328	1,200	1,245	1,290
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	36.30	22.78	84	39.48	22.01	89	42.89	23.52	88	43.80	24.05	88	43.58	24.03	88
Standby letters of credit	1.30	0.65	85	1.31	0.71	85	1.55	0.84	83	1.48	0.92	79	1.60	0.96	80
Commercial and similar letters of credit	0.01	0.02	67	0.01	0.02	61	0.03	0.02	75	0.05	0.02	78	0.02	0.03	57
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	1	0.24	87	0.88	0.35	82	0.80	0.42	78	0.34	0.52	74	0.34	0.30	76
Credit derivatives - notional amount (holding company as beneficiary)	0.32	0.18	77	0.28	0.30	73	0.41	0.52	78	0.22	0.75	77	0.20	0.55	75
Credit derivative contracts w/ purchased credit protection-investment grade	1.28	0.18	90	0.99	0.25	86	0.98	0.30	85	0.46	0.52	84	0.43	0.19	88
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.04	0.13	75	0.17	0.30	75	0.24	0.45	80	0.10	0.69	76	0.10	0.59	76
Derivative contracts	6.62	46.30	24	8	48.62	23	16.14	68.47	40	12.20	65.81	36	7.36	75.35	27
Interest rate contracts	6.61	32.46	25	7.97	34.36	25	16.10	47.31	42	12.18	43.84	39	7.31	53.66	30
Interest rate futures and forward contracts	0.06	3.25	34	0.27	6.21	37	0.07	10.67	30	0.09	11.40	36	0.11	13.82	34
Written options contracts (interest rate)	0.27	1.41	42	0.36	2.18	34	0.17	2.47	31	0.18	2.16	36	0.13	2.60	31
Purchased options contracts (interest rate)	0.21	1.31	59	0.16	1.46	52	5.86	2.65	82	4.04	2.32	82	0.06	2.37	48
Interest rate swaps	6.07	20.49	29	7.19	20.83	31	9.99	28.86	36	7.87	26.74	35	7	25.60	33
Foreign exchange contracts	0.01	6.30	56	0.02	6.01	53	0.04	10.12	51	0.02	10.92	47	0.05	9.40	44
Futures and forward foreign exchange contracts	0.01	3.78	58	0.01	3.47	53	0.03	5.23	51	0.01	5.22	47	0.04	4.53	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	80	0	0.05	80	0	0.14	78	0.01	0.06	77
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	80	0	0.08	80	0	0.13	78	0.01	0.06	77
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	84.94	44.98	86	81.73	42.82	83	78.55	45.53	80	80.10	44.93	84	79.54	46.60	82

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	2,430,549	2,634,019	4,209,631	3,111,461	1,829,690
Interest rate contracts	2,425,430	2,626,588	4,198,695	3,105,255	1,817,864
Foreign exchange contracts	5,119	7,431	10,936	6,206	11,826
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	27,284	93,776	27,979	25,983	36,812
Written options	97,817	120,384	44,613	46,872	34,288
Exchange-traded	0	0	0	0	0
Over-the-counter	97,817	120,384	44,613	46,872	34,288
Purchased options	76,029	52,842	1,530,858	1,032,326	17,178
Exchange-traded	0	0	0	0	0
Over-the-counter	76,029	52,842	1,530,858	1,032,326	17,178
Swaps	2,229,419	2,367,017	2,606,181	2,006,280	1,741,412
Held for trading	5,119	7,431	10,936	6,206	11,826
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	5,119	7,431	10,936	6,206	11,826
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,425,430	2,626,588	4,198,695	3,105,255	1,817,864
Interest rate contracts	2,425,430	2,626,588	4,198,695	3,105,255	1,817,864
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,822,973	2,930,374	3,011,951	2,229,274	1,954,612
One year or less	220,694	382,727	191,743	112,380	80,632
Over 1 year to 5 years	1,776,214	1,549,620	1,416,712	915,792	808,359
Over 5 years	826,065	998,027	1,403,496	1,201,102	1,065,621
Gross negative fair value (absolute value)	11,823	17,974	9,989	13,328	7,951
Gross positive fair value	41,758	89,673	105,534	41,163	8,303
Held for trading	77	57	97	20	21
Non-traded	41,681	89,616	105,437	41,143	8,282
Current credit exposure on risk-based capital derivative contracts	40,731	86,555	97,111	37,682	7,535
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	99.79	94.17	44	99.72	94.10	48	99.74	93.44	54	99.80	92.91	59	99.35	92.20	55
Foreign exchange contracts	0.21	3.47	60	0.28	3.49	57	0.26	3.20	50	0.20	3.39	45	0.65	3.53	54
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
<b>Futures and forwards</b>															
Written options	1.12	11.16	29	3.56	14.05	35	0.66	13.49	18	0.84	12.78	20	2.01	13.23	25
Exchange-traded	4.02	6.28	55	4.57	8.18	50	1.06	5.91	26	1.51	6.60	32	1.87	6.68	37
Over-the-counter	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Purchased options	4.02	5.96	57	4.57	7.73	53	1.06	5.10	28	1.51	5.49	36	1.87	5.27	41
Exchange-traded	3.13	3.27	64	2.01	3.42	60	36.37	4.42	95	33.18	4.19	96	0.94	4.73	41
Over-the-counter	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Swaps	3.13	2.87	67	2.01	2.86	64	36.37	3.35	95	33.18	3.20	97	0.94	3.32	50
Held for trading	91.72	74.26	65	89.86	68.76	67	61.91	69.75	34	64.48	70.34	35	95.18	68.94	79
<b>Interest rate contracts</b>															
Interest rate contracts	0.21	40.42	42	0.28	43.53	38	0.26	44.16	37	0.20	46.31	36	0.65	46.32	35
Foreign exchange contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Equity, commodity, and other contracts	0.21	1.68	71	0.28	1.60	67	0.26	1.60	63	0.20	1.85	59	0.65	2.10	67
<b>Non-traded</b>															
Interest rate contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Foreign exchange contracts	99.79	59.58	57	99.72	56.47	61	99.74	55.84	62	99.80	53.69	63	99.35	53.68	64
Equity, commodity, and other contracts	99.79	56.71	68	99.72	53.82	72	99.74	52.22	75	99.80	50.60	75	99.35	51.23	75
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Over 1 year to 5 years	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Over 5 years	116.15	92.53	93	111.25	91.48	91	71.55	93.86	12	71.65	94.47	12	106.83	95.63	88
Gross negative fair value (absolute value)	9.08	27.56	35	14.53	32.05	42	4.55	32.17	20	3.61	32.51	17	4.41	31.96	12
Gross positive fair value	73.08	27.01	98	58.83	27.06	92	33.65	30.45	56	29.43	31.16	47	44.18	31.85	71
	33.99	29.89	58	37.89	29.56	60	33.34	28.09	58	38.60	28.71	63	58.24	29.43	81
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.49	0.98	29	0.68	1.55	35	0.24	0.83	25	0.43	0.72	27	0.43	0.69	25
Gross positive fair value (X)	1.72	1.34	71	3.40	2.23	77	2.51	1.19	91	1.32	0.85	84	0.45	0.71	25
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.04	22	0.01	0.07	22	0	0.06	20	0	0.06	30	0	0.06	24
Gross positive fair value (X)	0.01	0.05	33	0.03	0.09	33	0.04	0.07	58	0.01	0.06	47	0	0.06	25
Held for trading (X)	0	0.04	44	0	0.07	39	0	0.06	37	0	0.05	38	0	0.05	37
Non-traded (X)	0.01	0.01	72	0.03	0.02	79	0.04	0.01	89	0.01	0.01	81	0	0.01	54
Current credit exposure (X)	0.01	0.04	38	0.03	0.06	39	0.03	0.05	60	0.01	0.04	58	0	0.04	31
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.18	0.46	40	0.40	0.85	40	0.49	0.73	66	0.20	0.53	60	0.04	0.53	32

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	220,834	160,682	159,932	159,532	155,932
Gross losses	35,627	50,047	61,880	55,821	55,179
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	17,060	15,189	12,192	13,527	13,535
Net losses	18,567	34,858	49,688	42,294	41,644
Provision for loan and lease losses	-52,223	116,049	50,438	42,694	45,244
Adjustments	0	-21,039	0	0	0
Ending balance	150,044	220,834	160,682	159,932	159,532
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.15	-0.09	32	0.40	0.51	34	0.20	0.15	69	0.17	0.14	69	0.18	0.16	64
Provision for loan and lease losses / Average loans and leases	-0.33	-0.16	23	0.73	0.82	49	0.35	0.24	75	0.31	0.24	75	0.33	0.28	75
Provision for loan and lease losses / Net loan and lease losses	-281.27	-105.48	23	332.92	487.86	50	101.51	130.58	30	100.95	134.68	38	108.64	143.18	42
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.23	28	1.35	1.58	37	1.09	0.83	80	1.13	0.90	78	1.14	0.98	68
Allowance for loan and lease losses / Total loans and leases	0.99	1.20	31	1.35	1.55	38	1.09	0.81	80	1.13	0.89	78	1.14	0.96	70
Allowance for loan and lease losses / Net loans and leases losses (X)	8.08	21.39	32	6.34	11.58	45	3.23	8.03	36	3.78	7.54	39	3.83	8.39	37
Allowance for loan and lease losses / Nonaccrual assets	1,638.57	364.13	93	832.08	299.17	92	713.92	218.72	92	543.80	214.03	89	535.76	178.03	92
ALLL / 90+ days past due + nonaccrual loans and leases	718.50	287.08	91	453.18	244.34	85	534.20	151.73	95	547.82	160.51	94	529.83	136.22	96
Gross loan and lease losses / Average loans and leases	0.23	0.19	63	0.31	0.34	58	0.43	0.28	78	0.40	0.30	77	0.40	0.33	76
Recoveries / Average loans and leases	0.11	0.08	73	0.10	0.07	72	0.09	0.08	62	0.10	0.09	59	0.10	0.09	59
Net losses / Average loans and leases	0.12	0.11	60	0.22	0.27	54	0.35	0.21	78	0.30	0.22	77	0.31	0.24	77
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	34.09	34.67	60	24.55	33.98	39	21.84	36.22	28	24.51	41.30	31	26.55	33.49	40
Earnings coverage of net loan and lease losses (X)	34.15	39.72	63	15.99	22.91	58	11.72	24.40	45	13.88	21.75	51	11.42	19.67	50

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.02	38	-0.01	0.04	12	0	0.01	42	-0.02	0.02	19	-0.02	0.02	12
Real estate loans secured by 1-4 family	0	-0.02	63	-0.02	0.01	27	0.01	0.01	55	-0.01	0.01	22	0	0.03	34
Revolving	0	-0.07	77	-0.05	0.01	18	0.06	0.02	71	0.01	0.03	48	0.04	0.09	47
Closed-end	0	-0.01	58	-0.01	0	28	0	0	50	-0.01	0.01	21	0	0.02	26
Commercial real estate loans	0	0.04	37	0	0.07	11	-0.01	0.01	20	-0.03	0.01	14	-0.04	0.01	9
Construction and land development	0	0	64	0	0	50	-0.01	-0.01	33	-0.07	-0.03	22	-0.12	-0.02	9
1-4 family	0	0	57	0	0	59	0	0	55	-0.01	-0.01	16	0	0	37
Other	0	0	64	0	0	41	-0.01	-0.01	31	-0.06	-0.02	17	-0.12	-0.01	8
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	58	0	-0.01	60
Nonfarm nonresidential	0	0.05	34	0	0.11	6	-0.01	0.02	20	-0.02	0.02	13	-0.01	0.03	21
Owner-occupied	0	0.01	59	0	0.02	8	-0.01	0.01	15	-0.02	0.01	6	-0.01	0.01	16
Other	0	0.04	35	0	0.08	24	0	0.01	40	0	0.01	44	0	0.01	27
Real estate loans secured by farmland	-0.05	0	13	0	0.02	46	0.03	0.01	84	0.01	0	77	0	0.01	22
Commercial and industrial loans	-0.14	0.17	3	0.10	0.47	21	0.04	0.37	13	0.07	0.31	19	0.04	0.39	18
Loans to individuals	0.94	0.71	69	1.29	1.13	70	1.79	1.17	74	1.60	1.16	68	1.55	1.25	67
Credit card loans	3.48	1.84	87	3.97	2.92	72	4.63	3.11	79	3.76	2.92	67	3.85	2.92	73
Agricultural loans	0	0.02	26	0	0.19	11	0.08	0.08	73	-0.02	0.15	13	0.13	0.18	71
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.04	0.10	58	0.03	0.15	50	0.21	0.15	72	0.08	0.14	55	0.08	0.15	49

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	39,007	50,834	80,100	72,687	56,292
90+ days past due loans and leases	11,726	22,190	19,859	16,658	18,127
Nonaccrual loans and leases	9,157	26,540	10,220	12,536	11,983
Total past due and nonaccrual loans and leases	59,890	99,564	110,179	101,881	86,402
Restructured 30-89 days past due	764	1,072	2,131	1,296	1,351
Restructured 90+ days past due	831	963	1,224	720	753
Restructured nonaccrual	7,087	9,889	7,938	9,758	7,795
Total restructured loans and leases	8,682	11,924	11,293	11,774	9,899
30-89 days past due loans held for sale	6	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	6	0	0	0	0
Restructured loans and leases in compliance	56,205	128,704	68,156	64,066	100,709
Other real estate owned	2,544	2,919	3,922	5,437	4,678
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	12,287	16,874	17,794
Total other assets past due and nonaccrual	0	0	12,287	16,874	17,794

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.26	0.32	50	0.31	0.39	49	0.54	0.43	72	0.51	0.44	68	0.40	0.47	50
90+ days past due loans and leases	0.08	0.10	69	0.14	0.12	72	0.13	0.15	68	0.12	0.17	60	0.13	0.20	61
Nonaccrual loans and leases	0.06	0.46	6	0.16	0.66	7	0.07	0.51	5	0.09	0.54	5	0.09	0.63	5
90+ days past due and nonaccrual loans and leases	0.14	0.62	9	0.30	0.85	10	0.20	0.71	8	0.21	0.75	10	0.21	0.88	6
30-89 days past due restructured	0.01	0.01	63	0.01	0.01	58	0.01	0.01	66	0.01	0.02	57	0.01	0.02	55
90+ days past due restructured	0.01	0	81	0.01	0.01	82	0.01	0.01	80	0.01	0.01	73	0.01	0.01	75
Nonaccrual restructured	0.05	0.10	38	0.06	0.13	37	0.05	0.14	34	0.07	0.16	31	0.06	0.20	20
30-89 days past due loans held for sale	0	0	80	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.26	0.32	50	0.31	0.40	49	0.54	0.43	71	0.51	0.44	66	0.40	0.47	49
90+ days past due assets	0.08	0.10	69	0.14	0.12	72	0.13	0.15	67	0.12	0.18	60	0.13	0.20	61
Nonaccrual assets	0.06	0.47	6	0.16	0.67	7	0.15	0.53	10	0.21	0.57	12	0.21	0.64	10
30+ days past due and nonaccrual assets	0.39	0.97	17	0.61	1.29	17	0.83	1.19	38	0.84	1.26	33	0.74	1.39	19
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.06	0.36	6	0.15	0.52	10	0.16	0.44	15	0.18	0.48	14	0.19	0.54	14
90+ days past due and nonaccrual assets + other real estate owned	0.06	0.37	6	0.16	0.55	10	0.18	0.48	14	0.20	0.52	14	0.21	0.59	13
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.19	0.41	19	0.49	0.60	41	0.33	0.53	26	0.33	0.60	24	0.48	0.72	26
Allowance for loan and lease losses	46.32	62.64	42	72.54	66.66	65	53.31	115.41	18	52.56	118.28	17	74.89	129.01	22
Equity capital + allowance for loan and lease losses	1.94	3.60	25	4.43	4.97	48	2.60	4.28	28	2.72	4.79	26	4.15	5.78	26
Tier 1 capital + allowance for loan and lease losses	2.06	4.30	20	5.05	6.05	41	2.81	5.65	19	2.78	6.16	19	4.38	7.35	20
Loans and leases + other real estate owned	0.46	0.71	35	0.98	0.97	57	0.58	0.85	34	0.59	0.96	27	0.85	1.15	33

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.08	0.26	23	0.23	0.39	35	0.37	0.38	61	0.26	0.42	30	0.18	0.44	19
90+ days past due .....	0.06	0.12	68	0.05	0.16	59	0.08	0.16	63	0.03	0.22	46	0.08	0.26	58
Nonaccrual .....	0.02	0.52	5	0.05	0.76	6	0.04	0.46	7	0.05	0.57	6	0.09	0.69	9
Commercial and industrial															
30–89 days past due .....	0.11	0.24	37	0.05	0.23	16	0.28	0.31	58	0.32	0.30	64	0.09	0.32	21
90+ days past due .....	0.01	0.04	51	0.08	0.03	83	0.02	0.05	55	0.02	0.05	52	0.01	0.05	50
Nonaccrual .....	0.14	0.57	17	0.47	0.75	39	0.10	0.83	14	0.14	0.76	11	0.01	0.93	8
Individuals															
30–89 days past due .....	1.21	0.63	82	1.33	0.83	81	1.75	0.83	86	1.83	0.84	89	1.61	0.97	81
90+ days past due .....	0.29	0.09	83	0.63	0.14	90	0.55	0.17	84	0.57	0.16	86	0.49	0.19	82
Nonaccrual .....	0	0.17	11	0	0.28	9	0	0.17	11	0	0.23	8	0	0.24	8
Depository institution loans															
30–89 days past due .....	0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due .....	0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
Nonaccrual .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural															
30–89 days past due .....	0	0.07	30	0.12	0.17	68	1.80	0.24	93	0.03	0.17	57	0	0.17	25
90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual .....	0	0.70	27	0	0.49	24	0.03	0.67	46	0.11	0.75	51	0.25	0.96	50
Foreign governments															
30–89 days past due .....		0.50			0			0.07			0.01			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due .....	0.02	0.12	47	0.01	0.18	40	0.03	0.20	40	0.03	0.17	39	0.03	0.20	42
90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual .....	0.14	0.09	73	0.15	0.15	68	0.20	0.13	73	0.24	0.14	77	0.29	0.10	84

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.16	0.46	21	0.27	0.65	23	0.32	0.67	23	0.29	0.71	18	0.34	0.74	24
	90+ days past due	0.13	0.24	71	0.11	0.33	63	0.07	0.31	56	0.07	0.46	50	0.18	0.49	59
	Nonaccrual	0.05	0.71	7	0.05	0.89	5	0.06	0.73	3	0.07	0.86	5	0.12	0.97	9
Revolving	30-89 days past due	0.27	0.28	54	0.87	0.48	81	0.49	0.45	54	0.23	0.50	26	0.47	0.61	41
	90+ days past due	0.28	0.02	95	0.12	0.03	85	0.07	0.05	74	0.18	0.05	86	0.31	0.07	88
	Nonaccrual	0	1.18	6	0	1.13	5	0	1	5	0	1.17	4	0	1.17	6
Closed-end	30-89 days past due	0.15	0.49	24	0.21	0.65	20	0.30	0.70	24	0.30	0.75	20	0.31	0.79	24
	90+ days past due	0.12	0.26	70	0.11	0.38	63	0.07	0.35	56	0.05	0.53	45	0.16	0.57	60
	Nonaccrual	0.05	0.67	7	0.06	0.87	6	0.06	0.70	7	0.08	0.84	6	0.14	0.96	9
Junior lien	30-89 days past due	0.01	0.01	50	0.01	0.02	44	0.03	0.02	68	0.03	0.03	58	0.02	0.03	44
	90+ days past due	0.01	0	89	0.01	0	84	0	0	78	0	0	55	0.01	0	69
	Nonaccrual	0	0.03	25	0	0.04	20	0	0.04	22	0	0.06	22	0	0.07	21
Commercial real estate	30-89 days past due	0.02	0.15	20	0.19	0.26	55	0.43	0.18	88	0.24	0.17	69	0.06	0.18	20
	90+ days past due	0	0.01	28	0	0.02	47	0.10	0.03	83	0	0.03	20	0	0.04	33
	Nonaccrual	0.01	0.38	5	0.05	0.62	9	0.02	0.23	12	0.04	0.28	17	0.07	0.34	23
Construction and development	30-89 days past due	0.07	0.17	59	0	0.28	11	1.49	0.28	92	0.23	0.21	63	0.15	0.23	51
	90+ days past due	0	0.01	38	0	0.01	71	0.40	0.02	94	0	0.02	31	0	0.03	53
	Nonaccrual	0	0.20	15	0	0.41	22	0	0.20	25	0	0.19	25	0	0.24	17
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0.14	0.06	78	0.10	0.07	72
	90+ days past due	0	0	44	0	0	42	0.40	0	98	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0.07	0.13	72	0	0.22	13	1.49	0.20	93	0.08	0.13	58	0.05	0.13	49
	90+ days past due	0	0	41	0	0	81	0	0.01	70	0	0.02	33	0	0.02	61
	Nonaccrual	0	0.16	18	0	0.35	24	0	0.17	29	0	0.15	30	0	0.18	20
Multifamily	30-89 days past due	0	0.07	27	0	0.09	22	0.05	0.08	64	0.07	0.10	63	0	0.07	21
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0.44	0.10	91
Nonfarm non-residential	30-89 days past due	0	0.13	13	0.30	0.23	68	0.08	0.14	38	0.27	0.17	74	0.02	0.17	18
	90+ days past due	0	0.01	31	0	0.02	53	0	0.03	22	0	0.03	21	0	0.04	20
	Nonaccrual	0.01	0.45	7	0.07	0.80	8	0.03	0.28	12	0.06	0.30	16	0.06	0.38	19
Owner Occupied	30-89 days past due	0	0.04	21	0.18	0.07	85	0.01	0.07	19	0.19	0.09	78	0.01	0.07	20
	90+ days past due	0	0	37	0	0	66	0	0.01	26	0	0.01	25	0	0.02	23
	Nonaccrual	0.01	0.17	16	0.03	0.27	14	0.03	0.16	20	0.06	0.17	27	0.06	0.21	26
Other	30-89 days past due	0	0.08	14	0.11	0.14	60	0.07	0.07	63	0.08	0.07	66	0.01	0.09	27
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0	0.23	7	0.04	0.44	17	0	0.10	9	0	0.13	7	0	0.14	8
Farmland	30-89 days past due	0	0.10	31	0.10	0.11	69	0.01	0.23	50	0.15	0.25	63	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0.01	0.01	87	0	0.06	38
	Nonaccrual	0	0.69	23	0.25	1.13	46	0.24	0.84	47	0.21	1.23	50	0.08	1.07	47
Credit card	30-89 days past due	0.84	0.81	50	1.08	0.95	58	1.40	1.19	63	1.37	1.22	59	1.29	1.08	67
	90+ days past due	0.91	0.45	79	1.87	0.63	95	1.52	0.78	79	1.31	0.73	71	1.17	0.75	71
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	3,267,725	2,992,670	2,677,894	2,610,020	2,336,294
Retained earnings	93,088	94,818	201,562	241,163	221,374
Accumulated other comprehensive income (AOCI)	77,080	331,377	110,444	-64,669	14,108
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	3,437,893	3,418,865	2,989,900	2,786,514	2,571,776
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	135,769	136,562	133,918	134,951	135,188
Accumulated other comprehensive income-related adjustments	77,080	331,377	110,444	-64,669	14,108
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,225,044	2,950,926	2,745,538	2,716,232	2,422,480
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,225,044	2,950,926	2,745,538	2,716,232	2,422,480
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	144,784	144,784	144,784
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	144,784	144,784	144,784
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	144,784	144,784	144,784
<b>Tier 1 Capital</b>	3,225,044	2,950,926	2,890,322	2,861,016	2,567,264
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	174,836	238,506	161,757	161,007	160,607
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					19,992
Tier 2 capital before deductions	174,836	238,506	161,757	161,007	180,599
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	174,836	238,506	161,757	161,007	180,599
Exited advanced approach tier 2 capital					
Total capital	3,399,880	3,189,432	3,052,079	3,022,023	2,747,863
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	35,445,010	31,376,163	25,528,194	24,974,044	24,851,523
Less: Deductions from common equity tier 1 capital	135,769	136,562	133,918	134,951	135,188
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	35,309,241	31,239,601	25,394,276	24,839,093	24,716,335
Total risk-weighted assets	22,483,748	21,516,461	19,713,813	19,103,966	19,149,949
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	14.34	12.37	81	13.71	12.35	76	13.93	12.11	80	14.22	12.09	81	12.65	12.16	69
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	14.34	13.11	72	13.71	13.08	69	14.66	12.78	80	14.98	12.85	80	13.41	12.95	66
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	15.12	14.91	61	14.82	15.23	51	15.48	14.36	73	15.82	14.45	76	14.35	14.63	55
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.13	8.98	60	9.45	9.13	63	11.38	9.76	84	11.52	9.71	90	10.39	9.53	79
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	4,405	4,423	4,306	4,124	4,217	-0.41	3.92
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	4,405	4,423	4,306	4,124	4,217	-0.41	3.92
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<b>Total Insurance Underwriting Equity</b>							
Total insurance underwriting equity .....	4,358	4,381	4,276	4,097	4,144	-0.52	8.25
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	4,358	4,381	4,276	4,097	4,144	-0.52	8.25
Total insurance underwriting net income .....	29	59	75	-18	89	-50.85	-56.72
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	29	59	75	-18	89	-50.85	-56.72
<b>Claims and Claims Adjusted Expense Reserves (P/C)</b>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
<b>Unearned Premiums (P/C)</b>							
Unearned premiums (P/C) .....	0	0	0	0	0		
<b>Policyholder Benefit and Contractholder Funds (L/H)</b>							
Policyholder benefit and contractholder funds (L/H) .....	0	0	4	27	73		-100.00
<b>Separate Account Liabilities (L/H)</b>							
Separate account liabilities (L/H) .....	0	0	0	0	0		
<b>Insurance Activities Revenue</b>							
Insurance activities revenue .....	1,262	903	1,264	1,327	1,448	39.76	-16.81
Other insurance activities income .....	1,262	900	1,251	1,288	1,354	40.22	-4.75
Insurance and reinsurance underwriting income .....	0	3	13	39	94	-100.00	-100.00
Premiums .....	0	3	13	39	94	-100.00	-100.00
Credit related insurance underwriting .....	0	3	13	39	94	-100.00	-100.00
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	6	6	9	88	82	0.00	-96.92
Net assets of insurance underwriting subsidiaries .....	0	0	0				
Life insurance assets .....	20,002	19,638	19,185	19,046	18,827	1.85	8.38

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0.01	0	86	0.01	0	86	0.02	0.01	82	0.02	0.01	81	0.02	0.01	79
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0	53.11	18	0	53.67	17	0	51.47	18	0	56.12	15	0	52.23	16
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100	46.89	82	100	46.33	82	100	48.53	81	100	43.88	84	100	47.77	83
Separate account assets (L/H) / Total life assets .....	0	13.40	42	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45
<b>Insurance Activities Revenue / Adjusted Operating Income</b>															
Insurance activities revenue / Adjusted operating income .....	0.09	0.36	54	0.07	0.41	51	0.09	0.47	50	0.10	0.47	53	0.12	0.55	50
Premium income / Insurance activities revenue .....	0	2.76	42	0.33	2.84	82	1.03	7.32	77	2.94	4.86	80	6.49	4.64	82
Credit related premium income / Total premium income .....		32.99		100	38.23	81	100	34.91	83	100	44.54	78	100	43.04	79
Other premium income / Total premium income .....		67.01		0	61.77	18	0	65.09	16	0	55.46	21	0	56.96	20
<b>Insurance Underwriting Net Income / Consolidated Net Income</b>															
Insurance underwriting net income / Consolidated net income .....	0.01	0.02	85	0.02	0.03	86	0.02	0.08	80	0	0.08	5	0.03	0.04	83
Insurance net income (P/C) / Equity (P/C) .....		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H) .....	0.67	4.49	33	1.35	3.62	46	1.75	5.13	33	-0.44	1.99	27	2.15	-2.99	50
Insurance benefits, losses, expenses / Insurance premiums .....		927.51		200	447.82	72	69.23	233.61	40	225.64	160.49	76	87.23	127.33	55
<b>Reinsurance Recovery (P/C) / Total Assets (P/C)</b>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.59	12	7	0.62	11.03	10	0.63	11.51	11	0.63	10.22	15	0.69	9.84	18
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0						
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

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### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	5,000	31,845	29,662	27,003	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	5,000	31,845	29,662	27,003	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,000	31,845	29,662	27,003	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits	0	0	0		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30		1.08	
Cost: Interest-bearing deposits		0.14			0.42			1.19			0.97			0.51	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-84.30	6.83	3	7.36	-2.40	70	9.85	22.48	65		7.24			21.19	
Total selected assets	-84.30	9.48	3	7.36	2.04	60	9.85	12.40	67		3.24			21.86	
Deposits		0.73			3.46			10.36			5			-0.77	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	67,457	95,741	113,810	82,236	48,052	-29.54	
1–4 family residential loans	67,457	95,741	113,810	82,236	48,052	-29.54	
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0.18	0.29	0.44	0.32	0.19
1–4 family residential loans	0.18	0.29	0.44	0.32	0.19
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1–4 family residential loans	20.28	19.36	18.39	17.51	17.24
Home equity lines	1.87	1.93	2.41	2.71	2.94
Credit card receivables	3.77	3.98	5.15	5.72	5.59
Auto loans and other consumer loans	7.12	6.62	7.38	7.92	9.14
Commercial and industrial loans	21.23	24.84	22.96	21.27	20.99
All other loans and leases	45.72	43.27	43.70	44.87	44.10

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### Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	
1-4 family residential loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	1,241	1,651	1,893	578	515	-24.83	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	1,241	1,651	1,893	578	515	-24.83	
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	2,630	5,188	0	0	0	-49.31	
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	2,630	5,188	0	0	0	-49.31	
Total past due securitized assets.....	3,871	6,839	1,893	578	515	-43.40	
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	1.84	1.72	1.66	0.70	1.07
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.84	1.72	1.66	0.70	1.07
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	3.90	5.42	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.90	5.42	0	0	0
Total past due securitized assets percent of securitized assets	5.74	7.14	1.66	0.70	1.07
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.19	0.26	0.36	0.31	0.33
Home equity lines	0.27	0.87	0.49	0.23	0.47
Credit card receivables	0.84	1.08	1.40	1.37	1.29
Commercial and industrial loans	0.11	0.05	0.28	0.32	0.09
All other loans and leases	0.31	0.39	0.66	0.58	0.45
Total managed loans past due 30–89 days	0.26	0.32	0.55	0.51	0.40
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.20	0.27	0.07	0.05	0.15
Home equity lines	0.28	0.12	0.07	0.18	0.31
Credit card receivables	0.91	1.87	1.52	1.31	1.17
Commercial and industrial loans	0.01	0.08	0.02	0.02	0.01
All other loans and leases	0.02	0.03	0.07	0.05	0.05
Total managed loans past due 90+ days	0.09	0.17	0.13	0.12	0.13
<b>Total Past Due Managed Assets</b>	<b>0.36</b>	<b>0.48</b>	<b>0.69</b>	<b>0.63</b>	<b>0.53</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0	-0.01	0	-0.01	0
Home equity lines	0	-0.05	0.06	0.01	0.04
Credit card receivables	3.48	3.97	4.63	3.76	3.85
Commercial and industrial loans	-0.14	0.10	0.04	0.07	0.04
All other loans and leases	0.04	0.06	0.17	0.13	0.14
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.12</b>	<b>0.21</b>	<b>0.33</b>	<b>0.30</b>	<b>0.30</b>

BHC Name

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	36,387	33,723	37,865	38,891	31,017	7.90	16.93
Dividends .....	1	1	0	0	2	0.00	-50.00
Interest .....	48	218	1,057	1,172	553	-77.98	-60.00
Management and service fees .....	36,338	33,504	36,808	37,719	30,462	8.46	17.23
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	6	15	151	128	30	-60.00	-96.91
Dividends .....	0	0	0	0	0		
Interest .....	3	15	151	128	30	-80.00	-98.45
Management and service fees .....	3	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	340,000	210,000	500,000	200,000	160,000	61.90	112.50
Dividends .....	340,000	210,000	500,000	200,000	160,000	61.90	112.50
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	376,393	243,738	538,016	239,019	191,047	54.43	96.74
Securities gains (losses) .....	0	0	0	0	41,128		
Other operating income .....	5,089	6,084	9,660	13,190	5,965	-16.35	-25.64
Total operating income .....	381,482	249,822	547,676	252,209	238,140	52.70	92.52
<b>Operating Expenses</b>							
Personnel expenses .....	37,362	31,277	32,882	33,588	33,714	19.46	28.32
Interest expense .....	0	0	0	0	0		
Other expenses .....	17,844	16,624	18,330	16,636	48,343	7.34	5.89
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	55,206	47,901	51,212	50,224	82,057	15.25	20.10
Income (loss) before taxes .....	326,355	201,974	496,774	197,301	156,083	61.58	114.44
Applicable income taxes (credit) .....	-3,949	-3,648	-4,098	-2,456	-15,622		
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	330,304	205,622	500,872	199,757	171,705	60.64	110.80
Equity in undistributed income of subsidiaries .....	200,461	148,435	-79,641	233,785	147,678	35.05	68.87
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	32,030	-2,990	3,648	15,088	-2,316		1865.03
Subsidiary holding companies .....	168,431	151,425	-83,289	218,697	149,994	11.23	43.87
Net income (loss) .....	530,765	354,057	421,231	433,542	319,383	49.91	92.73
<b>Memoranda</b>							
Bank net income .....	1	1	0	0	2	0.00	-50.00
Nonbank net income .....	32,030	-2,990	3,648	15,088	-2,316		1865.03
Subsidiary holding companys' net income .....	508,431	361,425	416,711	418,697	309,994	40.67	83.50

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	50,003	1.43	50,009	1.45	50,012	1.57	50,046	50,206	-0.01	-67.96
Common and preferred stock .....	3	0	9	0	12	0	0	0	-66.67	-75.00
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	50,000	1.43	50,000	1.45	50,000	1.57	50,046	50,206	0.00	-67.96
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	141,508	4.06	100,253	2.91	97,388	3.07	87,359	66,844	41.15	150.04
Common and preferred stock .....	100,983	2.90	68,346	1.98	71,290	2.24	67,538	52,479	47.75	94.89
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	40,525	1.16	31,907	0.93	26,098	0.82	19,821	14,365	27.01	747.98
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	2,997,136	85.97	3,077,068	89.32	2,687,680	84.64	2,587,489	2,409,098	-2.60	33.44
Common and preferred stock .....	2,997,136	85.97	3,077,068	89.32	2,687,680	84.64	2,587,489	2,409,098	-2.60	33.44
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	6	7		-100.00
Securities .....	11,718	0.34	7,629	0.22	4,180	0.13	5,048	53,285	53.60	-79.81
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	245,616	7.05	171,943	4.99	301,913	9.51	207,462	151,607	42.85	481500.00
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	5,048	0.14	5,112	0.15	5,164	0.16	5,165	5,136	-1.25	-2.77
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	35,156	1.01	32,890	0.95	29,190	0.92	29,240	23,928	6.89	152.68
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	3,486,185	100.00	3,444,904	100.00	3,175,527	100.00	2,971,815	2,760,111	1.20	37.47
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	48,887	1.40	47,857	1.39	40,843	1.29	40,517	43,551	2.15	21.78
Balance due to subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total liabilities .....	48,887	1.40	47,857	1.39	40,843	1.29	40,517	43,551	2.15	21.78
Equity Capital .....	3,437,298	98.60	3,397,047	98.61	3,134,684	98.71	2,931,298	2,716,560	1.18	37.72
Perpetual preferred stock (income surplus) .....	0	0	0	0	144,784	4.56	144,784	144,784		-100.00
Common stock .....	610,804	17.52	589,352	17.11	563,978	17.76	559,432	535,407	3.64	19.76
Common surplus .....	2,689,894	77.16	2,436,288	70.72	2,151,464	67.75	2,084,824	1,815,360	10.41	73.27
Retained earnings .....	92,493	2.65	73,000	2.12	201,562	6.35	241,163	221,374	26.70	-68.42
Accumulated other comprehensive income .....	77,080	2.21	331,377	9.62	110,444	3.48	-64,669	14,108	-76.74	602.32
Other equity capital components .....	-32,973	-0.95	-32,970	-0.96	-37,548	-1.18	-34,236	-14,473		
Total liabilities and equity capital .....	3,486,185	100.00	3,444,904	100.00	3,175,527	100.00	2,971,815	2,760,111	1.20	37.47
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct		
<b>Profitability</b>																	
Net income / Average equity capital	15.41	11.94	79	10.70	7.29	77	13.71	9.68	88	15.66	10.40	91	12.14	7.61	88		
Bank net income / Average equity investment in banks	7.25	11.80	9	5.95	7.45	29	0	10.51	2	0	11.19	1	19.61	8.74	94		
Nonbank net income / Average equity investment in nonbanks	37	13.12	87	-4.60	9.75	6	5.31	7.89	53	25.38	7.10	94	-4.45	4.73	11		
Subsidiary HCs net income / Average equity investment in sub HCs	16.80	10.11	80	12.41	7.01	79	15.24	8.55	92	17.08	8.78	93	13.25	6.82	92		
Bank net income / Parent net income	0	96.79	9	0	88.16	11	0	82.22	7	0	82.56	8	0	80.64	14		
Nonbank net income / Parent net income	6.03	3.40	78	0	3.59	7	0.87	5.93	50	3.48	3.78	74	0	7.76	14		
Subsidiary holding companies' net income / Parent net income	95.79	65.35	65	102.08	68.34	75	98.93	74	61	96.58	72.48	50	97.06	82.97	40		
<b>Leverage</b>																	
Total liabilities / Equity capital	1.42	16.81	15	1.41	20.06	12	1.30	20.43	11	1.38	20.88	13	1.60	19.94	13		
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14		
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	16.36	7	0	17.10	6	0	16.10	7		
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14		
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14		
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16		
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36		
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40		
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38		
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15		
<b>Double Leverage</b>																	
Equity investment in subs / Equity capital	90.13	103.22	3	92.59	102.81	6	88.01	103.22	5	90.58	103.10	4	90.61	102.10	11		
Total investment in subs / Equity capital	92.77	108.40	3	95	110.16	7	90.44	111.07	2	92.96	112.48	5	92.99	111.30	6		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																	
Total investment in subs / Equity cap, Qual TPS + other PS in T1																	
<b>Double Leverage Payback</b>																	
Equity investment in subs – equity cap / Net income (X)	-0.64	0.29	6	-0.71	0.47	9	-0.89	0.36	6	-0.64	0.35	10	-0.80	0.52	12		
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22			2.64			
<b>Coverage Analysis</b>																	
Operating income-tax + noncash / Operating expenses + dividends	221.21	152.85	78	148.61	136.59	65	321.86	177.68	88	162.88	162.34	52	159.73	141.81	64		
Cash from ops + noncash items + op expense / Op expense + dividend	225.81	154.48	78	151.74	147.24	65	323.78	190.27	84	161.53	174.91	48	153.91	148.20	60		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	145.97	98.54	83	30.09	134.08	7	158.55	116.34	81	138.20	103.19	82	203.78	92.33	91		
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			1,632.83			1,369.37			1,547.94			
Dividends + interest from subsidiaries / Interest expense + dividends	277.16	174.12	80	164.80	150.43	65	409.26	210.80	86	184.28	188.90	53	159.60	172.51	54		
Fees + other income from subsidiaries / Salary + other expenses	65.83	11.92	89	69.94	13.95	89	71.87	16.52	87	75.10	16.08	89	37.12	16.39	76		
Net income / Current part of long-term debt + preferred dividends (X)		47.61			52.45	83		46.80	57.11	75		48.17	33.93	81	35.49	24.63	83
<b>Other Ratios</b>																	
Net assets that reprice within 1 year / Total assets	7.82	3.44	78	5.63	3.85	69	10.02	2.64	86	7.28	2.61	78	5.67	3.24	68		
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																	
90+ days past due		0.17			0.10			0.04		0	0.24	47	0	0.10	44		
Nonaccrual		0.92			1.03			0.54		0	6.54	38	0	7.38	36		
Total		1.09			1.13			0.58		0	6.78	36	0	7.48	34		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																	
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49		
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45		
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49		
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45		
<b>As a Percent of Consolidated Holding Company Assets</b>																	
Nonbank assets of nonbank subsidiaries	0.46	1.76	70	0.33	2.66	64	0.40	5.62	60	0.39	5.50	57	0.29	5.68	54		
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50		
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	37.15	66.37	29	62.04	81.10	40	24.45	57.84	20	54.69	57.26	58	58.60	68.72	46
Dividends declared / Net income .....	23.12	28.27	38	36.03	42.29	41	29.07	33.08	42	25.20	27.33	35	31.50	31.29	44
Net income – dividends / Average equity.....	11.84	8.62	77	6.84	4.14	82	9.72	6.46	87	11.72	7.33	89	8.31	5.03	83
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	155.92	15	0	132.17	15	0	178.13	9	0	157.73	9	0	130.71	17
Dividends from nonbank subsidiaries .....	0	4.90	22	0	3.41	23	0	7.53	19	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	277.11	5.91	95	164.62	4.85	95	408.28	21.40	94	183.09	16.86	91	159.02	18.99	88
Dividends from all subsidiaries .....	277.12	203.53	74	164.62	174.85	60	408.28	260.40	81	183.09	215.26	42	159.02	196.35	48
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	100	45.96	93	100	60.28	85		66.55			60.71		100	59	87
Interest income from bank subsidiaries.....	4,800	0.11	99	21,800	0.36	99		0.54			0.52		27,650	0.76	98
Management and service fees from bank subsidiaries .....	999,999	0.88	99	999,999	1.47	99		1.55			1.88		999,999	2.98	98
Other income from bank subsidiaries.....	0	0	47	0	0	46		0			0		0	0.01	47
Operating income from bank subsidiaries .....	999,999	51.33	99	999,999	62.88	99		69.36			63.43		999,999	62.82	98
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	62.63	8		56.39		0	82.95	12	0	51.40	17		102.35	
Interest income from nonbank subsidiaries.....	0.01	2.44	62		7.38		4.14	20.25	62	0.85	18.56	55		8.11	
Management and service fees from nonbank subsidiaries .....	0.01	0.37	80		0.86		0	1.92	38	0	2.96	38		0.85	
Other income from nonbank subsidiaries.....	0	0.07	45		0.16		0	1.06	43	0	0.15	48		0.81	
Operating income from nonbank subsidiaries .....	0.02	87.22	6		79.84		4.14	150.41	13	0.85	99.33	16		165.35	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	66.87	38.10	65	58.10	43.51	61	119.99	61.23	84	47.77	48.56	46	51.61	59.89	47
Interest income from subsidiary holding companies.....	0	5.26	22	0	8.40	23	0	6.54	25	0	3.95	26	0	2.71	34
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	0	0	47
Operating income from subsidiary holding companies.....	66.87	58.37	50	58.10	55.20	52	119.99	76.49	76	47.77	61.19	42	51.61	64.33	47
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	74.16	15	0	69.76	17	0	67.32	10	0	65.18	11	0	59.17	23
Interest income from bank subsidiaries.....	0.01	0.23	54	0.09	0.63	55	0.19	0.80	61	0.46	0.92	68	0.23	0.94	62
Management and service fees from bank subsidiaries .....	9.53	1.44	88	13.41	1.87	88	6.72	1.81	86	14.96	2.01	90	12.79	2.17	89
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	9.54	83.13	12	13.50	82.20	14	6.91	78.80	15	15.42	74.20	19	13.02	69.23	23
Dividends from nonbank subsidiaries .....	0	3.07	21	0	1.95	23	0	2.65	19	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	73	0.01	0.73	72	0.03	1.19	66	0.05	2.32	64	0.01	2.79	57
Management and service fees from nonbank subsidiaries .....	0	0.01	84	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	0	4.67	28	0.01	4.70	32	0.03	7.29	25	0.05	7.64	29	0.01	9.99	25
Dividends from subsidiary holding companies.....	89.13	2.10	97	84.06	2.53	95	91.29	4.52	96	79.30	5.15	94	67.19	5.49	90
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	89.13	3.91	96	84.06	4.56	92	91.29	6.08	93	79.30	6.79	93	67.19	6.46	89
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt .....		26.38			27.08			28.33			26.53			39.18	